

SERFF Tracking Number: PNMC-125673025 State: Arkansas
 Filing Company: Pennsylvania National Mutual Casualty Insurance Company State Tracking Number: EFT \$50
 Company Tracking Number: KAY-08-011-FO
 TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners Liability
 Product Name: BOP - Terrorism Form Filings
 Project Name/Number: Businessowners Terrorism Form Filings/KAY-08-011-FO

Filing at a Glance

Company: Pennsylvania National Mutual Casualty Insurance Company

Product Name: BOP - Terrorism Form Filings SERFF Tr Num: PNMC-125673025 State: Arkansas
 TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability SERFF Status: Closed State Tr Num: EFT \$50

Sub-TOI: 05.0002 Businessowners Co Tr Num: KAY-08-011-FO State Status: Fees verified and received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins

Author: Karen Young Disposition Date: 06/10/2008

Date Submitted: 06/02/2008 Disposition Status: Approved

Effective Date Requested (New): 12/26/2007 Effective Date (New): 12/26/2007

Effective Date Requested (Renewal): 12/26/2007 Effective Date (Renewal): 12/26/2007

State Filing Description:

General Information

Project Name: Businessowners Terrorism Form Filings

Project Number: KAY-08-011-FO

Reference Organization: Insurance Services Office, Inc.

Reference Title: Revised Terrorism Forms in Response to The Terrorism Risk Insurance Program Reauthorization Act of 2007

Filing Status Changed: 06/10/2008

State Status Changed: 06/10/2008

Corresponding Filing Tracking Number:

Filing Description:

: Businessowners

Status of Filing in Domicile: Pending

Domicile Status Comments:

Reference Number: BP-2007-OTRP1

Advisory Org. Circular: LI-BP-2008-019

Deemer Date:

: Revised Terrorism Forms in Response to The Terrorism Risk Insurance Program Reauthorization Act of 2007

SERFF Tracking Number: PPMC-125673025 *State:* Arkansas
Filing Company: Pennsylvania National Mutual Casualty *State Tracking Number:* EFT \$50
Insurance Company
Company Tracking Number: KAY-08-011-FO
TOI: 05.0 Commercial Multi-Peril - Liability & Non- *Sub-TOI:* 05.0002 Businessowners
Liability
Product Name: BOP - Terrorism Form Filings
Project Name/Number: Businessowners Terrorism Form Filings/KAY-08-011-FO

Filing Designation No(s): BP-2007-OTRP1

PNI File No.: KAY-08-011-FO

Ladies and Gentlemen:

PURPOSE:

We are filing for informational purposes the following actions regarding the provisions of The Terrorism Risk Insurance Program Reauthorization Act of 2007:

Form Name - Proprietary Form Number

Disclosure Pursuant to Terrorism Risk Insurance Act - 71 1061 0203 (Revised 1207)

Notice to Policyholders Potential Restrictions of Terrorism Coverage (Businessowners) - 71 1150 1207

PROPOSAL:

Based on the requirements of TRIPRA, the above actions are applicable to all New Business and Renewal policies retroactively as of December 26, 2007, the date of enactment.

Your acknowledgement is appreciated.

Company and Contact

Filing Contact Information

Karen Young, Senior Commercial Lines kyoung@pnat.com
Technician
2 N. Second St. (717) 234-4941 [Phone]
Harrisburg, PA 17105-2361 (717) 255-6327[FAX]

Filing Company Information

SERFF Tracking Number: PPMC-125673025 State: Arkansas
Filing Company: Pennsylvania National Mutual Casualty Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: KAY-08-011-FO
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners Liability
Product Name: BOP - Terrorism Form Filings
Project Name/Number: Businessowners Terrorism Form Filings/KAY-08-011-FO

Pennsylvania National Mutual Casualty Insurance Company	CoCode: 14990	State of Domicile: Pennsylvania
2 N. Second St.	Group Code: 271	Company Type: P&C
PO Box 2361		
Harrisburg, PA 17105-2361	Group Name: Penn National Insurance	State ID Number: 03
(717) 234-4941 ext. [Phone]	FEIN Number: 23-0961349	

SERFF Tracking Number: PPMC-125673025 State: Arkansas
Filing Company: Pennsylvania National Mutual Casualty Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: KAY-08-011-FO
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners Liability
Product Name: BOP - Terrorism Form Filings
Project Name/Number: Businessowners Terrorism Form Filings/KAY-08-011-FO

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50. x form filing = \$50.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pennsylvania National Mutual Casualty Insurance Company	\$50.00	06/02/2008	20616541

SERFF Tracking Number: PPMC-125673025 State: Arkansas
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Product Name: BOP - Terrorism Form Filings
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	06/10/2008	06/10/2008

SERFF Tracking Number:	PNMC-125673025	State:	Arkansas
Filing Company:	Pennsylvania National Mutual Casualty Insurance Company	State Tracking Number:	EFT \$50
Company Tracking Number:	KAY-08-011-FO		
TOI:	05.0 Commercial Multi-Peril - Liability & Non- Liability	Sub-TOI:	05.0002 Businessowners
Product Name:	BOP - Terrorism Form Filings		
Project Name/Number:	Businessowners Terrorism Form Filings/KAY-08-011-FO		

Disposition

Disposition Date: 06/10/2008
Effective Date (New): 12/26/2007
Effective Date (Renewal): 12/26/2007
Status: Approved
Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PPMC-125673025 State: Arkansas

Filing Company: Pennsylvania National Mutual Casualty Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: KAY-08-011-FO

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners Liability

Product Name: BOP - Terrorism Form Filings

Project Name/Number: Businessowners Terrorism Form Filings/KAY-08-011-FO

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Disclosure Pursuant to Terrorism Risk Insurance Act	Approved	Yes
Form	Notice to Policyholders Potential Restrictions of Terrorism Coverage (Businessowners)	Approved	Yes

SERFF Tracking Number: PPMC-125673025 State: Arkansas

Filing Company: Pennsylvania National Mutual Casualty Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: KAY-08-011-FO

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners Liability

Product Name: BOP - Terrorism Form Filings

Project Name/Number: Businessowners Terrorism Form Filings/KAY-08-011-FO

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Disclosure Pursuant to Terrorism Risk Insurance Act	71 1061	0203 (Revised 1207)	Endorsement/Amendment/Conditions		17.40	71 1061 0203 (Revised 1207).pdf
Approved	Notice to Policyholders Potential Restrictions of Terrorism Coverage (Businessowners)	71 1150	1207	Disclosure/ New Notice		21.40	1150 1207.pdf



PENN NATIONAL INSURANCE

Pennsylvania National Mutual Casualty Insurance Company
Penn National Security Insurance Company
Post Office Box 2361
Harrisburg, PA 17105-2361

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

Disclosure of Federal Participation in Payment of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

Disclosure of Premium

The portion of your annual premium that is attributable to coverage for acts of terrorism is \$ 0.00.

Commercial Umbrella Policies Only

Coverage for certified acts of terrorism under your Commercial Umbrella Policy will be excess over any underlying policy limits regardless of whether you have accepted or rejected coverage on those policies for certified acts of terrorism.



**PENN NATIONAL
INSURANCE**

Pennsylvania National Mutual Casualty Insurance Company
P. O. Box 2361
Harrisburg PA 17105-2361

NOTICE TO POLICYHOLDERS

POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE (Businessowners)

This Notice has been prepared in conjunction with the implementation of changes related to coverage of terrorism under your policy.

This notice does **not** form a part of your insurance contract. The Notice is designed to alert you to revised provisions in the terrorism endorsement in this policy. If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.

Carefully read your policy, including the endorsements attached to your policy.

INFORMATION ON LIMITATIONS ON FEDERAL AND INSURER LIABILITY

Under the federal Terrorism Risk Insurance Program Reauthorization Act of 2007, the definition of “certified acts of terrorism” (which is more fully defined in the endorsement) no longer requires that the act of terrorism be committed by or on behalf of a foreign interest. Therefore, coverage for “certified acts of terrorism” now encompasses, for example, an act committed against the United States government by a United States citizen, when the act is determined by the federal government to be a “certified act of terrorism” under the terms of the federal Terrorism Risk Insurance Program. Coverage is subject to all policy exclusions (for example, nuclear hazard and war exclusions) and other policy provisions.

The government may participate in paying for some of the losses from a “certified act of terrorism”. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. Further, this coverage is subject to a limit on our liability pursuant to the federal law, that is, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. In such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

Refer to the endorsement, and to the rest of the insurance contract, for provisions that govern coverage for, or that exclude coverage for, losses arising from terrorism.

CHANGE IN DEFINITION OF CERTIFIED ACTS OF TERRORISM

Under the federal Terrorism Risk Insurance Program Reauthorization Act of 2007, the definition of "certified acts of terrorism" (which is more fully defined in the endorsement) no longer requires that the act of terrorism

be committed by or on behalf of a foreign interest. **Therefore, the punitive damages exclusion related to "certified acts of terrorism" is no longer limited to an act of terrorism committed by or on behalf of a foreign interest.** The exclusion applies to any terrorist act when the act is determined by the federal government to be a "certified act of terrorism" under the terms of the federal Terrorism Risk Insurance Program, including for example an act committed against the United States government by a United States citizen.

Refer to the terrorism endorsement for the definition of "certified acts of terrorism". Refer to the endorsement, and to the rest of the insurance contract, for provisions that govern coverage for, or that exclude coverage for, losses arising from terrorism.

<i>SERFF Tracking Number:</i>	<i>PNMC-125673025</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pennsylvania National Mutual Casualty Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>KAY-08-011-FO</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non- Liability</i>	<i>Sub-TOI:</i>	<i>05.0002 Businessowners</i>
<i>Product Name:</i>	<i>BOP - Terrorism Form Filings</i>		
<i>Project Name/Number:</i>	<i>Businessowners Terrorism Form Filings/KAY-08-011-FO</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: PPMC-125673025 State: Arkansas
Filing Company: Pennsylvania National Mutual Casualty Insurance Company State Tracking Number: EFT \$50
Company Tracking Number: KAY-08-011-FO
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0002 Businessowners Liability
Product Name: BOP - Terrorism Form Filings
Project Name/Number: Businessowners Terrorism Form Filings/KAY-08-011-FO

Supporting Document Schedules

	Review Status:	
Satisfied -Name: Uniform Transmittal Document-Property & Casualty	Approved	06/10/2008
Comments:		
Attachment:		
ARPropandCasTransmTerrFo.pdf		

Property & Casualty Transmittal Document

Reset Form

**1. Reserved for Insurance
Dept. Use Only****2. Insurance Department Use only**

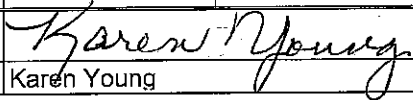
- a. Date the filing is received:
- b. Analyst:
- c. Disposition:
- d. Date of disposition of the filing:
- e. Effective date of filing:
- | | |
|------------------|--|
| New Business | |
| Renewal Business | |
- f. State Filing #:
- g. SERFF Filing #:
- h. Subject Codes

3.	Group Name				Group NAIC #
4.	Company Name(s)	Domicile	NAIC #	FEIN #	State #
	Pennsylvania Nat. Mut. Cas. Ins. Co.	PA	14990	23-096-1349	37

5. Company Tracking Number

KAY-08-011-FO

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Karen Young, Penn National Ins., PO Box 2361, Harrisburg, PA 17105-2361	Sr. Comm. Undwrtrg. Tech.	(800) 388-4764, Ext.2292	(717) 255-6327	kyoung@pnat.com
7.	Signature of authorized filer				
8.	Please print name of authorized filer		Karen Young		

Filing information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	05.0 CMP Liability and Non-Liability
10.	Sub-Type of Insurance (Sub-TOI)	05.0002 Businessowners
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12.	Company Program Title (Marketing title)	
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: 12/26/2007 Renewal: 12/26/2007
15.	Reference Filing?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
16.	Reference Organization (if applicable)	Insurance Services Office, Inc.
17.	Reference Organization # & Title	BP-2007-OTRP1, Revised Terrorism Forms in Response to The Teri
18.	Company's Date of Filing	06/02/2008
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # KAY-08-011-FO

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

Businessowners

Revised Terrorism Forms in Response to The Terrorism Risk Insurance Program Reauthorization Act of 2007

Filing Designation No(s): BP-2007-OTRP1

PNI File No.: KAY-08-011-FO

Ladies and Gentlemen:

PURPOSE:

We are filing for informational purposes the following actions regarding the provisions of The Terrorism Risk Insurance Program Reauthorization Act of 2007:

Form Name Proprietary - Form Number

Disclosure Pursuant to Terrorism Risk Insurance Act - 71 1061 0203 (Revised 1207)

Notice to Policyholders Potential Restrictions of Terrorism Coverage (Businessowners) - 71 1150 1207

PROPOSAL:

Based on the requirements of TRIPRA, the above actions are applicable to all New Business and Renewal policies retroactively as of December 26, 2007, the date of enactment.

Your acknowledgement is appreciated

[View Complete Filing Description](#)

22. Filing Fees (Filer must provide check # and fee amount if applicable)
[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #:

Amount: \$50.

\$50. per form filing = \$50.

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #		KAY-08-011-FO		
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Disclosure Pursuant to Terrorism Risk Insurance Act	71 1061 0203 (Revised 1207)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	Notice to Policyholders Potential Restrictions of Terrorism Coverage (Businessowners)	71 1150 1207	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1